



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: **Anthony J. Koepfer**

Order Filed on August 23, 2016  
by Clerk  
16-20396  
U.S. Bankruptcy Court  
District of New Jersey  
Case No.:  
Adv. No.:  
Hearing Date: 08/23/2016

**ORDER REGARDING REAFFIRMATION AGREEMENT**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby  
**ORDERED.**

**DATED: August 23, 2016**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Case No. -ABA

Debtor(s):

Order Regarding Reaffirmation Agreement

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The Reaffirmation Agreement between the Debtor(s) and Wells Fargo Bank \_\_\_\_\_

\_\_\_\_\_ is:

(Creditor)

\_\_\_\_\_ Approved

XXX Disapproved. However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

**IT IS FURTHER ORDERED** that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Anthony J. Koepfer  
 Debtor

Case No. 16-20396-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db Anthony J. Koepfer, 11 Aldeberan Ct, Turnersville, NJ 08012-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com; jwh@trusteesolutions.net  
 Scott M. Zauber on behalf of Debtor Anthony J. Koepfer szauber@subranni.com, ecf@subranni.com; desk@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; hinnaurato@subranni.com

TOTAL: 3